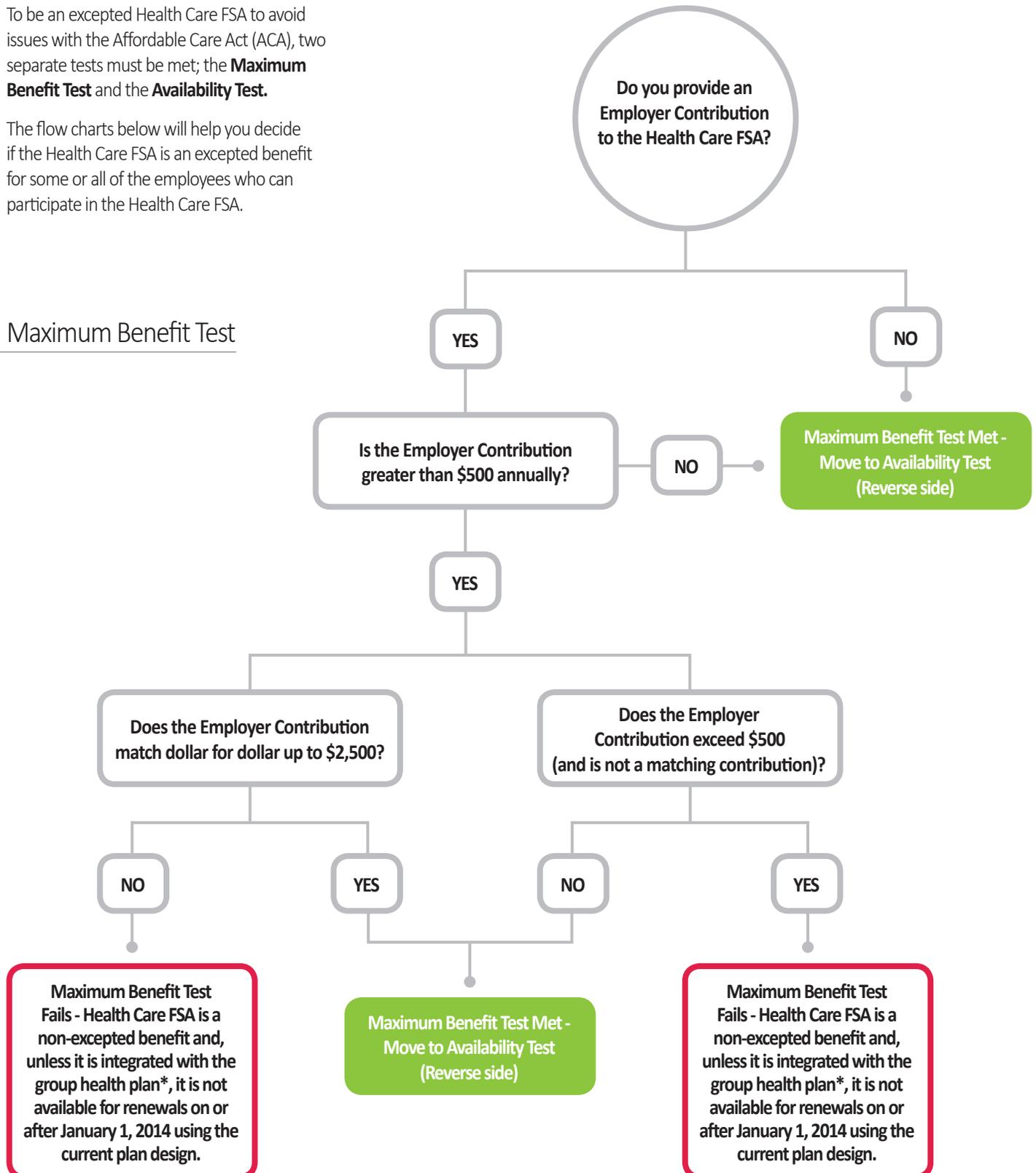


Non-Excepted Health Care FSA - Flow Charts

To be an excepted Health Care FSA to avoid issues with the Affordable Care Act (ACA), two separate tests must be met; the **Maximum Benefit Test** and the **Availability Test**.

The flow charts below will help you decide if the Health Care FSA is an excepted benefit for some or all of the employees who can participate in the Health Care FSA.

Maximum Benefit Test



*To be integrated with the group health plan, the contributions can only be provided to employees who enroll in the group health plan.

Availability Test

